

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Low and Low, L.L.C.
505 Main Street
Hackensack, New Jersey 07601
Telephone: (201) 343-4040
Fax: (201) 488-5788
Russell L. Low, Esq. No. 4745
Attorney for the Debtor(s)

In Re:

Olga C. Rodas

Case No.: 19-25788

Judge: RG

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

- CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**
 TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. Motion for Relief from the Automatic Stay filed
by Select Portfolio Servicing, Inc., creditor,
- A hearing has been scheduled for June 17, 2020, at 10:00 am m.

OR

- Motion to Dismiss filed by the Standing Chapter 13 Trustee.
- A hearing has been scheduled for _____, at _____ m.
- Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- Certification of Default filed by Standing Chapter 13 Trustee
- I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

- Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached hereto.
- Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

The debtor is in the process of applying for a loan modification and is requesting the opportunity to submit a new loan modification package. The debtor tested positive for COVID-19 and was unable to make adequate protection payments. The debtor is able to make the adequate protection payments for the month of June and is requesting that the post-petition mortgage arrears be capitalized into the loan modification.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: June 10, 2020

/s/Olga C. Rodas
Debtor's Signature

Date: _____

Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.